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IN THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE: §
(H) **Olga M. Melendez** § CASE NO:
(W) §
Debtor(s) §
§

FOR CLERK'S USE ONLY

DEBTOR'S PRELIMINARY CHAPTER 13 PLAN

DATED: **6/30/2005**

TRUSTEE'S NOTES:		Date Case Filed	7/1/2005
		Type of Payment 1=Annual, 2=Semi-Annual 4=Quarterly, 12=Monthly	12
		First Payment Due	8/15/2005
H&W Monthly Take Home Pay	\$2,620.00	Periodic Payment Amount	\$432.00
Less Expenses	\$2,190.64	Number of Plan Payments	60 months
Equals Surplus	\$429.36	Equals Base Plan Amount	\$25,920.00
		Calculated Amount	\$25,920.00
Total Debtor Attorney Fees	\$2,000.00	Noticing Fees: # of Notices X 1 The Trustee shall be allowed to collect noticing fees from the first distribution to creditors.	
Attorney Fees paid by Trustee (Gross amount paid including interest, if any)	\$2,000.00		
Total Filing Fees of <u>\$194.00</u> with	\$0.00 paid by Trustee	Rate	\$1.05
		Total Noticing Fees	\$34.65

HOME MORTGAGE:

Regular mortgage payments on all liens to be paid "Direct" by Debtor beginning on **N/A**.
Arrearages are to be paid by the Trustee as follows:

Lien Holder	Total Arrearage	Through MM/DD/YY	Interest Rate	Payment Term	# of Payments	Periodic Payment Amount
Betty Price Tax Assessor	\$6,031.38		6%	1-60	60	Pro-Rata
Centex Home Equity Corp	\$1,500.00		10%	1-60	60	Pro-Rata
Centex Home Equity Corp	\$8,000.00		8%	1-60	60	Pro-Rata

SECURED CREDITORS:

Name	Description of Collateral	Scheduled Amount	Value of Collateral	Annual Int. Rate	Term	# of Pmts.	CD	Periodic Payment Amount
Citifinancial	Furniture	\$1,280.00	\$600.00	8%	1-60	60	1	Pro-Rata
Harris Crossing HOA	HOA Dues Arrearage	\$869.34	\$869.34	6%	1-60	60	1	Pro-Rata
Tide Water	Furniture	\$853.16	\$400.00	8%	1-60	60	1	Pro-Rata

* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

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(H) Olga M. Melendez

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Centex Home Equity Corp	605 Silvertop, Arlington, TX	\$14,750.04	\$160,300.00	10%	N/A	N/A	0	\$189.92 (Direct)
Centex Home Equity Corp	605 Silvertop, Arlington, TX	\$133,106.80	\$145,549.96	8%	N/A	N/A	0	\$1,051.72 (Direct)

CD..... 0 = Direct or Surrender, 1 = Paid by Trustee (Any Deficiency will automatically be bifurcated or "split" and included in the unsecured class)

EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

Creditor Name	Description of Contract	Election	In Default
(None)			No

PRIORITY CREDITORS:

Name	Amount Disputed	Scheduled Amount	Annual Int. Rate	Term	# of Pmts.	Periodic Payment Amount
Texas Workforce Commission	\$0.00	\$391.00	0%	1-60	60	Pro-Rata

SPECIAL CLASS UNSECURED CREDITORS:

Name	Basis for Classification	Scheduled Amount	Annual Int. Rate	Term	# of Pmts.	Periodic Payment Amount
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GENERAL UNSECURED CREDITORS:

The general unsecured creditors, listed below, will receive an estimated 0% of their claims, or a pro rata share of Total Payments (Base Plan Amount) shown above, after all of the above claims are paid in full.

Name	Note	Amount
AMCA		\$182.71
Anesthesia Consultants		\$283.00
Asset Acceptance		\$691.50
Citifinancial	Deficiency	\$680.00
Collectech Systems		\$448.21
Doctors Reporting Service		\$217.03
GC Services		\$414.82
M.R.S. Associates		\$3,495.56
Mary Shields Hospital		\$255.57
Medical Debt Management		\$243.05
NCO Financial		\$143.16
OSI Collection		\$174.00
Portfolio Recovery Assoc.		\$3,123.43
Prime Financial		\$176.00
Prime Financial		\$480.55
PRM Financial Services		\$1,047.25
Southeast Receivables, Inc.		\$969.77
Thomas Jolas, PC		\$156.77
Tide Water	Deficiency	\$453.16

Total Unsecured Debt ---> **\$13,635.54**

The total of all unsecured debt, including deficiencies is **\$13,635.54** with **\$3.89** paid to the unsecured creditors.

* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

COMPUTATION OF REQUIRED PLAN PAYMENTS:

	Total Amounts	Total Payments with Interest (Gross amount to be disbursed)
Filing Fees	\$0.00	\$0.00
Noticing Fees	\$34.65	\$34.65
Debtor Attorney Fees	\$2,000.00	\$2,000.00
Home Mortgage Arrears	\$15,531.38	\$18,674.51
Secured Claims	\$1,869.34	\$2,227.42
Priority Claims	\$391.00	\$391.00
Special Class Unsecured Claims	\$0.00	\$0.00
General Unsecured Claims	\$13,635.54	\$3.89
Totals	\$33,461.91	\$23,331.47
With Zero to Unsecureds	\$25,916.11	Trustee Fees 10 % of Total Payments (less filing & noticing fees) \$2,588.54
Base Plan Amount	\$25,920.00	Total Payments Total distribution + Trustee Fees + Filing & Notice Fees \$25,920.01
Available for Unsecureds	\$3.89	
Unsecured Percentage Computed on Base Plan Amount	0%	Required Periodic Payment to Achieve Unsecured Percentage \$432.00

* See Pro Forma, if attached, for a detail of Pro-Rata and/or Variable payments.

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a copy of the foregoing PRELIMINARY CHAPTER 13 PLAN was served upon the following parties of interest:

and all parties and creditors listed on the original mailing matrix and any amended mailing matrix.

DATED: 07/01/2005

/s/ Amy W. Skinner

Amy W. Skinner